

**Information to identify the case:**

Debtor 1	<b>Ted A. Dobranski</b>	Social Security number or ITIN	<b>xxx-xx-3928</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>17-23003-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ted A. Dobranski

6/20/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ted A. Dobranski  
 Debtor

Case No. 17-23003-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jun 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2018.

db +Ted A. Dobranski, 270 Broadlawn Dr., Elizabeth, PA 15037-2002  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14679384 +ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853  
 14665331 +Alfred P. Pelkey, 444 Mingo Church Rd., Finleyville, PA 15332-3529  
 14665334 +Bank of America NA, c/o Northstar Location Services LLC, 4285 Genesee Street,  
 Cheektowaga, NY 14225-1943  
 14716763 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14665335 Chase, PO Box 78420, Phoenix, AZ 85062-8420  
 14665336 Chase Bank USA NA, c/o Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581  
 14665340 +CitiBank/Sears Mastercard, Midland Funding, 1 International Plaza-5th Floor,  
 Philadelphia, PA 19113-1510  
 14665338 Citibank NA, c/o Cavalry SPV I, LLC, PO Box 385908, Minneapolis, MN 55438-5908  
 14665342 Discover Bank, PO Box 30420, Salt Lake City, UT 84130-0420  
 14677913 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 14665343 +Fifth Third Bank, c/o Client Services Inc., 3451 Harry S. Truman Boulevard,  
 Saint Charles, MO 63301-4047  
 14665344 GM Financial Leasing, 75 Remittance Dr., Suite 1738, Chicago, IL 60675-1738  
 14723817 +JPMorgan Chase Bank, National Association, c/o Chase Records Center,  
 Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 14665346 Nationwide Credit, P.O. Box 26314, Lehigh Valley, PA 18002-6314  
 14665348 Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100  
 14665349 +Synchrony Bank/Lowe's, c/o Global Credit and Collection Corp.,  
 5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486  
 14665350 +Synchrony Bank/Lowes, c/o Global Credit and Collection Corp, 5440 N. Cumberland Ave.,  
 Suite 300, Chicago, IL 60656-1486

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: BRCCRAWFORD.COM Jun 21 2018 06:03:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2018 02:21:22 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14665333 EDI: ARSN.COM Jun 21 2018 06:03:00 ARS National Services, P.O. Box 469046,  
 Escondido, CA 92046-9046  
 14665332 EDI: AMEREXPR.COM Jun 21 2018 06:03:00 American Express, PO Box 360001,  
 Fort Lauderdale, FL 33336-0001  
 14707259 EDI: BECKLEE.COM Jun 21 2018 06:03:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14722907 +E-mail/Text: bankruptcy@caavps.com Jun 21 2018 02:22:05 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 14665339 +EDI: MID8.COM Jun 21 2018 06:03:00 Citibank, NA, c/o Midland Funding LLC, PO Box 2121,  
 Warren, MI 48090-2121  
 14665341 +EDI: WFNNB.COM Jun 21 2018 06:03:00 Comenity HSN, PO Box 659707,  
 San Antonio, TX 78265-9707  
 14682926 EDI: DISCOVER.COM Jun 21 2018 06:03:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14665345 EDI: RMSC.COM Jun 21 2018 06:04:00 JCP/Synchrony Bank, PO Box 960090,  
 Orlando, FL 32896-0090  
 14726438 +EDI: MID8.COM Jun 21 2018 06:03:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN, MI 48090-2011  
 14707875 EDI: PRA.COM Jun 21 2018 06:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14665781 +EDI: PRA.COM Jun 21 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14665347 +EDI: RMSC.COM Jun 21 2018 06:04:00 QVC/Synchrony Bank, PO Box 965005,  
 Orlando, FL 32896-5005  
 14737210 EDI: Q3G.COM Jun 21 2018 06:04:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 14665349 +E-mail/Text: bankruptcy@affglo.com Jun 21 2018 02:21:44 Synchrony Bank/Lowe's,  
 c/o Global Credit and Collection Corp., 5440 N. Cumberland Avenue, Suite 300,  
 Chicago, IL 60656-1486  
 14665350 +E-mail/Text: bankruptcy@affglo.com Jun 21 2018 02:21:44 Synchrony Bank/Lowes,  
 c/o Global Credit and Collection Corp, 5440 N. Cumberland Ave., Suite 300,  
 Chicago, IL 60656-1486  
 14665351 +E-mail/Text: BKRMailOps@weltman.com Jun 21 2018 02:21:55 Weltman Weinberg & Reis Co, LLP,  
 attn: Bill Molczan, Esq., Suite 2500-Koppers Building, 436 Seventh Ave.,  
 Pittsburgh, PA 15219-1826

TOTAL: 18

District/off: 0315-2

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Page 2 of 2  
Total Noticed: 35

Date Rcvd: Jun 20, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr  
cr\* JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
14673346\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14673344\* ARS National Services, P.O. Box 469046, Escondido, CA 92046-9046  
14673345\* +Alfred P. Pelkey, 444 Mingo Church Rd., Finleyville, PA 15332-3529  
14673347\* American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001  
+Bank of America NA, c/o Northstar Location Services LLC, 4285 Genesee Street,  
Cheektowaga, NY 14225-1943  
14673348\* Chase, PO Box 78420, Phoenix, AZ 85062-8420  
14665337\* Chase Bank USA NA, c/o Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581  
14673349\* Chase Bank USA NA, c/o Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581  
14673350\* Chase Bank USA NA, c/o Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581  
14673353\* +CitiBank/Sears Mastercard, Midland Funding, 1 International Plaza-5th Floor,  
Philadelphia, PA 19113-1510  
14673351\* Citibank NA, c/o Cavalry SPV I, LLC, PO Box 385908, Minneapolis, MN 55438-5908  
14673352\* +Citibank, NA, c/o Midland Funding LLC, PO Box 2121, Warren, MI 48090-2121  
14673354\* +Comenity HSN, PO Box 659707, San Antonio, TX 78265-9707  
14673355\* Discover Bank, PO Box 30420, Salt Lake City, UT 84130-0420  
14673356\* +Fifth Third Bank, c/o Client Services Inc., 3451 Harry S. Truman Boulevard,  
Saint Charles, MO 63301-4047  
14673357\* GM Financial Leasing, 75 Remittance Dr., Suite 1738, Chicago, IL 60675-1738  
14673358\* JCP/Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090  
14673359\* Nationwide Credit, P.O. Box 26314, Lehigh Valley, PA 18002-6314  
14673360\* +QVC/Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005  
14673361\* Sunrise Credit Services, P.O. Box 9100, Farmingdale, NY 11735-9100  
14673362\* +Synchrony Bank/Lowe's, c/o Global Credit and Collection Corp.,  
5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486  
14673363\* +Synchrony Bank/Lowes, c/o Global Credit and Collection Corp, 5440 N. Cumberland Ave.,  
Suite 300, Chicago, IL 60656-1486  
14673364\* +Weltman Weinberg & Reis Co, LLP, attn: Bill Molczan, Esq., Suite 2500-Koppers Building,  
436 Seventh Ave., Pittsburgh, PA 15219-1826

TOTALS: 1, \* 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 22, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2018 at the address(es) listed below:

Abagale E. Steidl on behalf of Debtor Ted A. Dobranski asteidl@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@not  
ify.bestcase.com;rlager@steidl-steinberg.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5